

CLAIMS

What is claimed is:

1. A method, comprising:

sensing a wireless device within a proximity to a terminal that supports wireless communication, wherein the proximity is within a wireless communication coverage area of the terminal;

establishing wireless communication between the wireless device and the terminal, wherein the terminal is communicatively connected to a server;

transferring an identification code from the wireless device to the terminal;

sending the identification code from the terminal to the server;

matching the identification code with an account identity of a business transaction card;

increasing a funds available balance of the business transaction card.

2. The method of claim 1, wherein the wireless device is a smart card.

3. The method of claim 2, wherein the smart card is the business transaction card.

4. The method of claim 1, wherein the business transaction card is selected from a credit card, a debit card, a bank card, a cash card, a value card and combinations thereof.

5. The method of claim 1, wherein the wireless device is selected from the group consisting of a mobile telephone, a personal digital assistant and a personal computer.

6. The method of claim 1, wherein the terminal is at a location selected from the group consisting of an ATM machine, a bank, a credit union, a business establishment, a retail establishment and combinations thereof.

7. The method of claim 1, wherein the proximity is between about 0.1 foot and about 300 feet from the terminal.

8. The method of claim 1, wherein the proximity is between about 1 foot and about 50 feet from the terminal.

9. The method of claim 1, wherein the proximity is between about 4 feet and about 10 feet from the terminal.

10. The method of claim 1, further comprising:

accessing account information stored on the server in a database, wherein the account information is associated with the account identification of the business transaction card.

11. The method of claim 10, wherein the account information comprises the identification code, the account identification, paid transactions, a funds available balance, an authorized debit card user, an account owner, and the authorized incremental funds amount.

12. The method of claim 10, further comprising:

comparing the authorized incremental funds amount and a funds available balance contained in the account information;

determining if the funds available balance is less than the authorized incremental funds amount; and

determining if an authorization exists to increase the funds available balance.

13. The method of claim 12, wherein the authorization exists to increase the funds available balance, the method further comprising:

increasing the funds available balance by an amount selected from the amount that increases the funds available balance to the authorized incremental funds amount and the amount that increases the funds available balance by the authorized incremental funds amount.

14. The method of claim 12, wherein the authorization does not exist to increase the funds available balance, the method further comprising:

refusing to automatically increase the available funds balance; and

sending a message that an increase to the available funds balance was refused, wherein the message is delivered to a device selected from a mobile telephone, a personal computer, a personal digital assistant, a smart card or combinations thereof.

15. The method of claim 1, after the step of automatically increasing the available funds balance of the business transaction card, the method further comprising:

sending a message that the available funds balance was increased, wherein the message is delivered to a device selected from a mobile telephone, a personal computer, a personal digital assistant, a smart card or combinations thereof.

16. The method of claim 1, wherein the authorization code and the account identification comprises numbers, letters or combinations thereof.

17. The method of claim 1, wherein the wireless communication uses Bluetooth protocol.

18. The method of claim 1, wherein the wireless communication uses WiFi protocol.

19. The method of claim 1, wherein the wireless communication operates in a personal area network.

20. The method of claim 1, further comprising:

receiving the authorized incremental funds amount as an input; and

storing the authorized incremental funds amount in the database.

21. The method of claim 1, further comprising:

receiving limitations for use of the business transaction card, wherein the limitations are selected from geographical use, time period of use, and merchant classification; and

storing the limitations for use of the business transaction card in the database.

22. The method of claim 1, further comprising:

receiving authorization instructions;

storing the authorization instructions in the database.

23. The method of claim 22, wherein the authorization instructions are selected from the group consisting of a terminal location to receive the wireless communication, a time to receive the wireless communication and combinations thereof.

24. The method of claim 1, further comprising:

encrypting the wireless communication.

25. A computer program product, comprising:

sensing instructions for sensing a wireless device within a proximity to a terminal that supports wireless communication, wherein the proximity is within a wireless communication coverage area of the terminal;

establishing instructions for establishing wireless communication between the wireless device and the terminal, wherein the terminal is communicatively connected to a server;

transferring instructions for automatically transferring an identification code from the wireless device to the terminal;

sending instructions for sending the identification code from the terminal to the server;

matching instructions for matching the identification code with an account identification of a business transaction card;

increasing instructions for automatically increasing a funds available balance of the business transaction card.

26. The computer program product of claim 25, wherein the wireless device is a smart card.

27. The computer program product of claim 26, wherein the smart card is the business transaction card.

28. The computer program product of claim 25, wherein the business transaction card is selected from a credit card, a debit card, a bank card, a cash card, a value card and combinations thereof.

29. The computer program product of claim 25, wherein the wireless device is selected from the group consisting of a mobile telephone, a personal digital assistant and a personal computer.

30. The computer program product of claim 25, wherein the terminal is at a location selected from the group consisting of an ATM machine, a bank, a credit union, a business establishment, a retail establishment and combinations thereof.

31. The computer program product of claim 25, further comprising:

accessing instructions for accessing account information stored on the server in a database, wherein the account information is associated with the account identification of the business transaction card.

32. The computer program product of claim 31, wherein the account information comprises the identification code, the account identification, paid transactions, a funds available balance, an authorized debit card user, an account owner, and the authorized incremental funds amount.

33. The computer program product of claim 31, further comprising:

comparing instructions for comparing the authorized incremental funds amount and a funds available balance contained in the account information;

determining instructions for determining if the funds available balance is less than the authorized incremental funds amount; and

determining instructions for determining if an authorization exists to increase the funds available balance.

34. The computer program product of claim 33, wherein the authorization exists to increase the funds available balance, the computer program product further comprising:

increasing instructions for increasing the funds available balance by an amount selected from the amount that increases the funds available balance to the authorized incremental funds amount and the amount that increases the funds available balance by the authorized incremental funds amount.

35. The computer program product of claim 33, wherein the authorization does not exist to increase the funds available balance, the computer program product further comprising:

refusing instructions for refusing to automatically increase the available funds balance; and

sending instructions for sending a message that an increase to the available funds balance was refused, wherein the message is delivered to a device selected from a mobile telephone, a personal computer, a personal digital assistant, a smart card or combinations thereof.

36. The computer program product of claim 25, after the increasing instructions for automatically increasing the funds available balance of the business transaction card, the computer program product further comprising:

sending instructions for sending a message that the available funds balance was increased, wherein the message is delivered to a device selected from a mobile telephone, a personal computer, a personal digital assistant, a smart card or combinations thereof.

37. The computer program product of claim 25, wherein the authorization code and the account identification comprises numbers, letters or combinations thereof.

38. The computer program product of claim 25, wherein the wireless communication operates via a protocol selected from Bluetooth protocol and WiFi protocol.

39. The computer program product of claim 25, wherein the wireless communication operates in a personal area network.

40. The computer program product of claim 25, further comprising:

receiving instructions for receiving the authorized incremental funds amount as an input;  
storing instructions for storing the authorized incremental funds amount in the database.

41. The computer program product of claim 25, further comprising:

receiving instructions for receiving limitations for use of the business transaction card, wherein the limitations are selected from geographical use, time period of use, and merchant classification; and

storing instructions for storing the limitations for use of the business transaction card in the database

42. The computer program product of claim 25, further comprising:

receiving instructions for receiving authorization instructions;  
storing instructions for storing the authorization instructions in the database.

43. The computer program product of claim 42, wherein the authorization instructions are selected from the group consisting of a terminal location to receive the wireless communication, a time to receive the wireless communication and combinations thereof.

44. The computer program product of claim 25, further comprising;

encrypting instructions for encrypting the wireless communication.

45. A system, comprising:

means for sensing a wireless device within a proximity to a terminal that supports wireless communication, wherein the proximity is within a wireless communication coverage area of the terminal;

means for establishing wireless communication between the wireless device and the terminal, wherein the terminal is communicatively connected to a server;

means for automatically transferring an identification code from the wireless device to the terminal;

means for sending the identification code from the terminal to the server;

means for matching the identification code with an account identification of a business transaction card;

means for automatically increasing a funds available balance of the business transaction card.

46. The system of claim 45, wherein the wireless device is a smart card.

47. The system of claim 46, wherein the smart card is the business transaction card.

48. The system of claim 45, wherein the wireless device is selected from the group consisting of a mobile telephone, a personal digital assistant and a personal computer.

49. The system of claim 45, wherein the terminal is at a location selected from the group consisting of an ATM machine, a bank, a credit union, a business establishment, a retail establishment and combinations thereof.

50. The system of claim 45, further comprising:

means for accessing account information stored on the server in a database, wherein the account information is associated with the account identification of the business transaction card.

51. The system of claim 50, wherein the account information comprises the identification code, the account identification, paid transactions, a funds available balance, an authorized debit card user, an account owner, and the authorized incremental funds amount.

52. The system of claim 50, further comprising:

means for comparing the authorized incremental funds amount and a funds available balance contained in the account information;

means for determining if the funds available balance is less than the authorized incremental funds amount; and

means for determining if an authorization exists to increase the funds available balance.

53. The system of claim 52, wherein the authorization does not exist to increase the funds available balance, the method further comprising:

means for refusing to automatically increase the available funds balance; and

means for sending a message that an increase to the available funds balance was refused, wherein the message is delivered to a device selected from a mobile telephone, a personal computer, a personal digital assistant, a smart card or combinations thereof.

54. The system of claim 45, after the step of automatically increasing the available funds balance of the business transaction card, the method further comprising:

means for sending a message that the available funds balance was increased, wherein the message is delivered to a device selected from a mobile telephone, a personal computer, a personal digital assistant, a smart card or combinations thereof.

55. The system of claim 45, wherein the wireless communication operates via Bluetooth protocol.

56. The system of claim 45, wherein the wireless communication operates via WiFi protocol.

57. The system of claim 45, further comprising:

means for receiving the authorized incremental funds amount value as an input;

means for storing the authorized incremental funds amount value in the database.

58. The system of claim 45, further comprising:

means for receiving limitations for use of the business transaction card, wherein the limitations are selected from geographical use, time period of use, and merchant classification; and

means for storing the limitations for use of the business transaction card in the database.

59. The system of claim 45, further comprising:

means for receiving authorization instructions;

means for storing the authorization instructions in the database.

60. The system of claim 59, wherein the authorization instructions are selected from the group consisting of a terminal location to receive the wireless communication, a time to receive the wireless communication and combinations thereof.